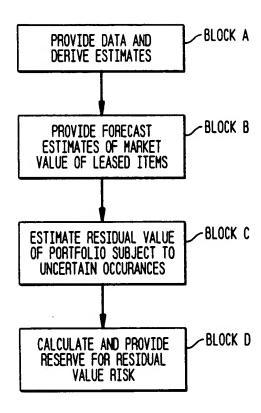


FIG. 1





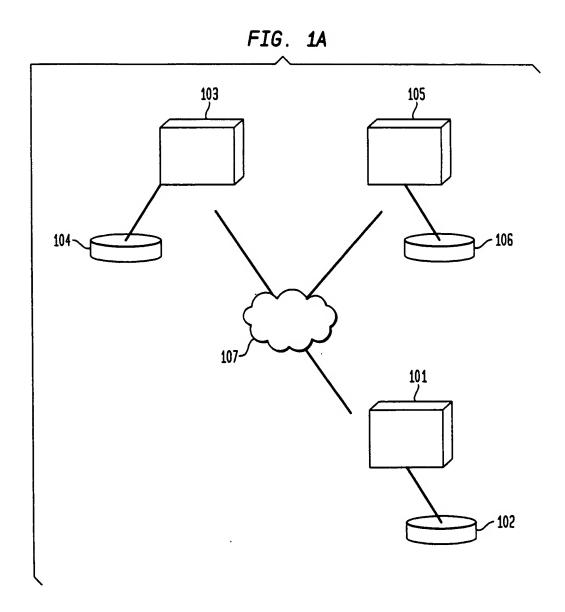






FIG. 2

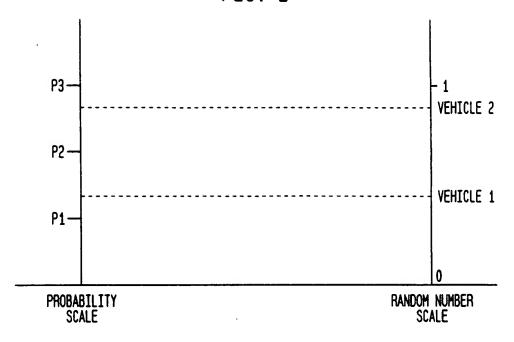
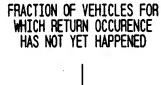
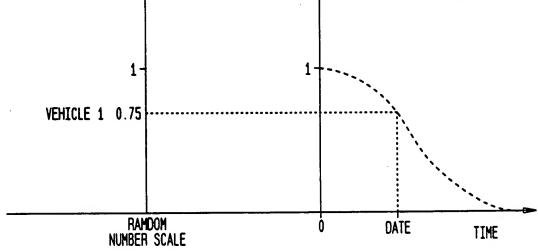
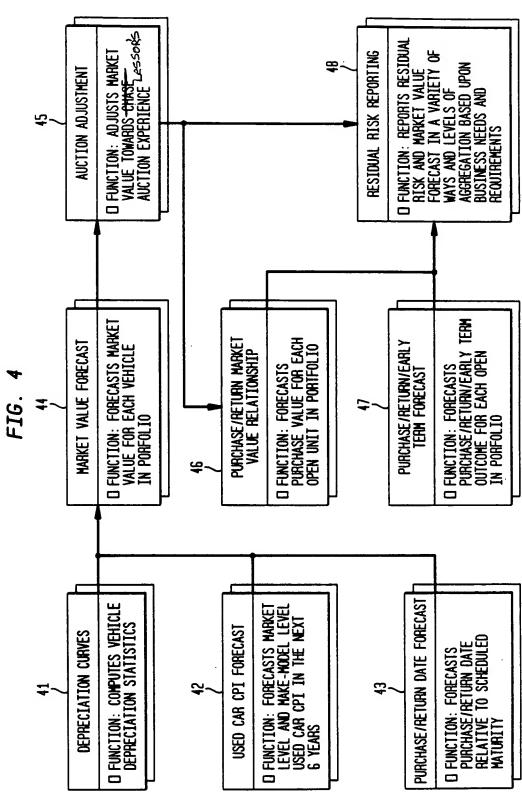


FIG. 3











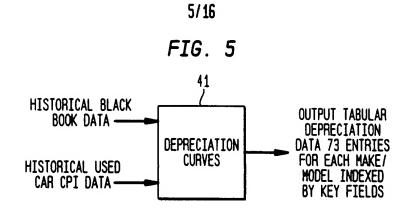


FIG. 6

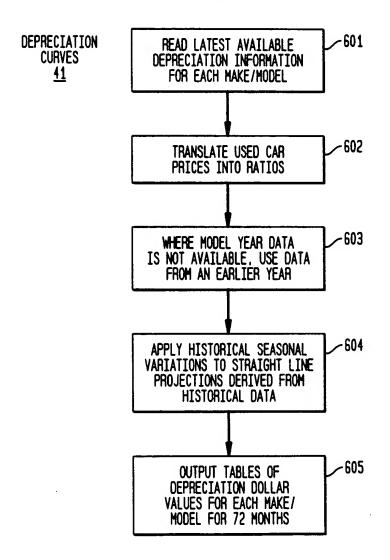




FIG. 7

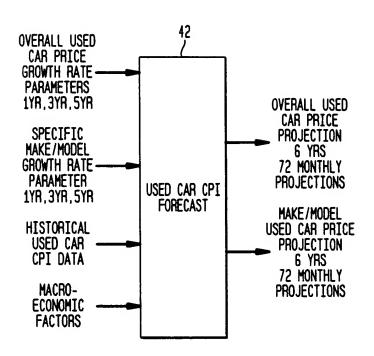
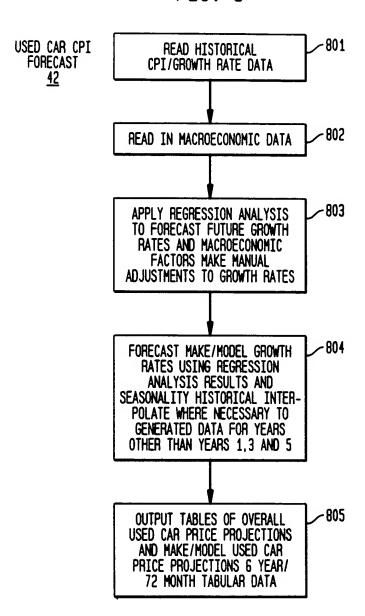




FIG. 8





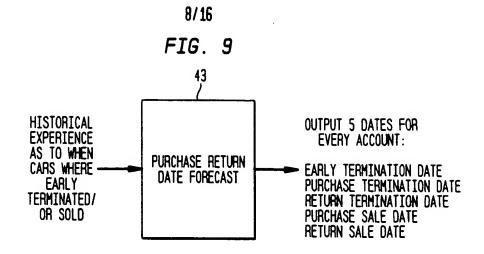


FIG. 10

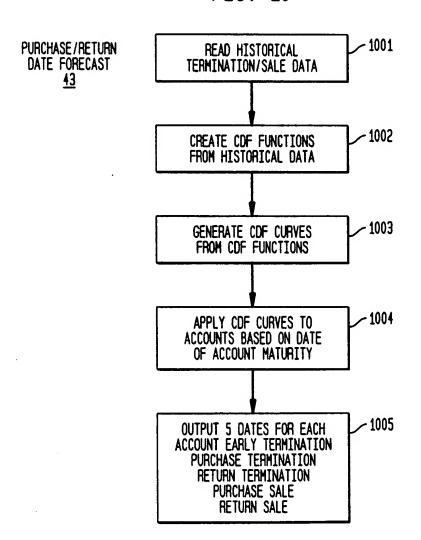




FIG. 11

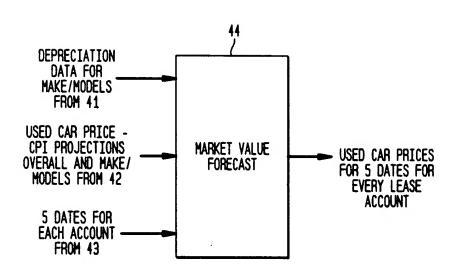




FIG. 12 MARKET VALUE - 1201 READ DATA FROM BLOCKS **FORECAST** 41,42 AND 43 44 - 1202 APPLY DEPRECIATION AND CPI DATA TO THE VEHICLE IN EACH ACCOUNT - 1203 WHERE MODEL YEAR DATA IS NOT AVAILABLE, USE DATA . FROM AN EARLIER YEAR -1204 IF HISTORICALLY BASED DATA IS NOT AVAILABLE FOR A MAKE! MODEL APPLY DATA FROM SIMILIAR VEHICLE WITH HISTORY - 1205 IF NO MAKE/MODEL DATA IS AVAILABLE APPLY GENERIC DATA TO THE UNKNOWN OR MISIDENTIFIED MAKE/MODEL **- 1206** OUTPUT USED CAR PRICES FOR 5 DATES FOR EVERY LEASE ACCOUNT



FIG. 13

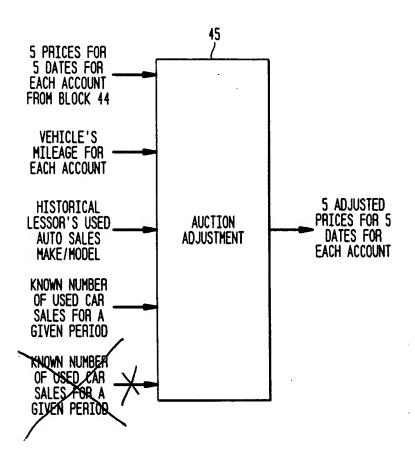






FIG. 14

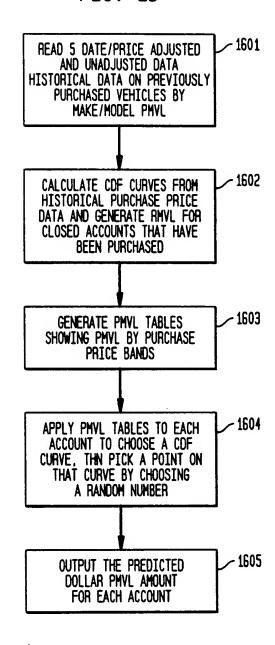
- 1401 AUCTION READ IN BLOCK 44 OUTPUT **ADJUSTMENT** VEHICLE'S MILEAGE LESSOR'S MAKE/MODEL DATA <u>45</u> LESSOR'S SALES USED CAR SALES - 1402 REGRESSION ANALYSIS BASED ON HISTORICAL DATA - 1403 APPLY REGRESSION ANALYSIS RESULTS TO 5 PRICES FOR EACH ACCOUNT FOR THE 5 DATES FOR EACH ACCOUNT -1404 OUTPUT 5 ADJUSTED PRICES FOR 5 DATES FOR EACH ACCOUNT

FIG. 15 46 5 PRICES FOR 5 DATES FOR EACH ACCOUNT FROM BLOCK 44 PREDICTED PURCHASE/RETURN DOLLAR PHVL MARKET VALUE AMOUNT FOR 5 ADJUSTED RELATIONSHIP EACH ACCOUNT PRICES FOR 5 DATES FOR EACH ACCOUNT FROM BLOCK 45



FIG. 16

PURCHASE/RETURN MARKET VALUE RELATIONSHIP 46





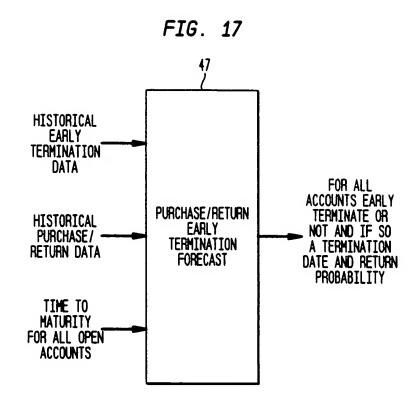




FIG. 18

